ABSTRACT OF THE DISCLOSURE

A system, method and computer program product for managing documents. The system includes a document manager that is configured to search for application services providers (ASPs) over a network and based on a user input. The document manager can search documents within the ASPs, retrieve documents and URLs, store documents and data, format documents, generate and issue unified bills from a plurality of bills from a plurality of ASPs. The document manager can also manage, e.g. create, receive, transmit, store, merge, watermark information for documents managed by the document manager. The document manager can request that a document be merged with a corresponding watermark information so that the document be printed with an embedded watermark. Alternatively, the document manager can merge the watermark information with the document and can transmit the merged document data to a printing entity.